

**714G.1 Definitions.**

For the purposes of this chapter, unless the context otherwise requires:

1. “*Consumer*” means an individual who is a resident of this state.
2. “*Consumer credit report*” means a consumer report, as defined in 15 U.S.C. § 1681a, that is used or collected in whole or in part for the purpose of serving as a factor in establishing a consumer’s eligibility for credit for personal, family, or household purposes.
3. “*Consumer reporting agency*” means the same as defined in 15 U.S.C. § 1681a(f). A consumer reporting agency does not include any of the following:
  - a. A check service or fraud prevention service company that reports on incidents of fraud or issues authorizations for the purpose of approving or processing negotiable instruments, electronic fund transfers, or similar methods of payment.
  - b. A deposit account information service company that issues reports regarding account closures due to fraud, overdrafts, automated teller machine abuse, or similar negative information regarding a consumer to inquiring financial institutions for use only in reviewing the consumer’s request for a deposit account at the inquiring financial institution.
  - c. Any person or entity engaged in the practice of assembling and merging information contained in a database of one or more consumer reporting agencies and does not maintain a permanent database of credit information from which new consumer reports are produced.
4. “*Identification information*” means as defined in section 715A.8.
5. “*Identity theft*” means as used in section 715A.8.
6. “*Normal business hours*” means Sunday through Saturday, between the hours of 6:00 a.m. and 9:30 p.m., central standard time or central daylight saving time.
7. “*Proper identification*” means the same as defined in 15 U.S.C. § 1681h(a)(1).
8. “*Security freeze*” means a notice placed in a consumer credit report, at the request of the consumer and subject to certain exceptions, that prohibits a consumer reporting agency from releasing the consumer credit report or score relating to the extension of credit.

2008 Acts, ch 1063, §1